

F-8678

CERTIFICATION OF MAILING OR TRANSMISSION**RECEIVED  
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\_\_\_\_\_  
SignatureJuly 23, 2007  
\_\_\_\_\_  
DateIN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applic. No. : 10/821,610 Confirmation No. 1547  
Applicant : Carlos Lozano  
Filed : April 9, 2004  
Title : Personalized Financial Debit-Credit Method  
and System  
Group Art Unit : 3694  
Examiner : Shahid R. Merchant  
  
Docket No. : F-8678  
Customer No. : 24131

A M E N D M E N T**Mail Stop Amendment**

Hon. Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

S i r :

Responsive to the Office Action dated April 23, 2007, kindly  
amend the above-identified application as follows:

**Amendments to the Specification** begin on page 3 of this paper.

**A Clean Copy of the Amended Abstract** appears on page 4 of this  
paper.

Applic. No. 10/821,610  
Response Dated July 24, 2007  
Responsive to Office Action of April 23, 2007

**Amendments to the Claims** begin on page 5 of this paper.

**Remarks/Arguments** begin on page 13 of this paper.